



EPSTEIN TARGETS

AT THE PRODDING OF DONALD TRUMP, ATTORNEY GENERAL PAM BONDI ORDERS A FEDERAL INVESTIGATION OF SEX OFFENDER JEFFREY EPSTEIN'S TIES TO THE PRESIDENT'S POLITICAL FOES. **C1**

SURVEY

Seven in 10 Americans say raising kids is too expensive



Children watch a Veterans Day Parade in Media, Pennsylvania, on Tuesday. *Matt Slocum, Associated Press*

That’s a 13-percentage-point jump from last year.

Praveena Somasundaram
Washington Post

Most Americans think raising children is unaffordable, with finances as the major factor in determining family size, a new report found.

Seven in 10 respondents said they believe raising children is too expensive — a 13-percentage-point jump from last year, according to the American Family Survey, which tracks public opinion about family life in the United States annually.

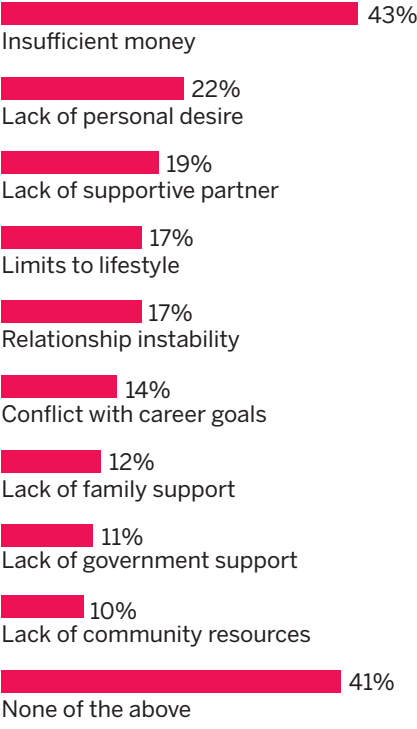
This year was the first time in the survey’s 11-year run that Americans said finances were the top reason they capped, or planned to cap, the size of their family. They cited it twice as often as any other factor, researchers said, mirroring nationwide concerns about rising costs.

The results, released Friday, are a key signal of how finances are shaping Americans’ decisions about whether to have children, and if they do, when and how many. The country’s birth rate stood at 1.6 children per woman in 2024 — up less than 1% from the previous year’s historic low.

The survey was conducted by Brigham Young University’s Wheatley Institute and Center for the Study of Elections

FACTORS IN HAVING FEWER CHILDREN

Which of the following concerns have played a role, if any, in limiting the number of children you have had or plan to have? Check all that apply.



Source: 2025 American Family Survey

and Democracy, and the Deseret News. Researchers surveyed 3,000 people between Aug. 6 and 18. The margin of error was 2 percentage points.

Susan Brown, director of Bowling Green State University’s Center for Family and Demographic Research, called the affordability concerns the survey’s most striking finding. “To get 70% of Americans to agree on something, just that alone is telling us something,” said Brown, who is not affiliated with the report.

Conservatives, alarmed by America’s declining birth rate, have been embracing the “pronatalist” movement, which encourages having more children, in part by creating family-friendly government policies. The survey results suggest many people broadly support or remain neutral on government programs to help people with children.

Economic concerns have been surfacing across the country in recent months — in grocery store aisles, the job market, and state and local elections. Consumers are tightening their spending as they battle rising food and electricity costs. More than 1 million people working for U.S. employers have been laid off this year. Some politicians, including democratic socialist Zohran Mamdani, who won New York City’s mayoral race, centered their campaigns on affordability and scored victories in this month’s elections.

SEE SURVEY, A7

HEALTH CARE

Horizon to pay \$100M to settle N.J. allegations of overcharging

AG says insurer systematically overcharged for claims for state workers. The company accuses Platkin of “mischaracterizing and distorting facts.”

Ted Sherman *For Times of Trenton*

Horizon Blue Cross and Blue Shield of New Jersey — the state’s oldest and largest health insurer — agreed in a settlement unsealed Friday to pay \$100 million to resolve allegations it systematically overcharged the state for years in connection with the health care claims of thousands of public workers.

New Jersey Attorney General Matthew J. Platkin called the agreement the state’s largest-ever non-Medicaid False Claims Act settlement and said the settlement would put new safeguards in place “to prevent Horizon from defrauding the state again.”

According to the state, the health care giant had submitted more than 1,000 false claims for payment over the years.

“They hoped we wouldn’t notice. And now they are paying a significant and historic price,” Platkin declared at a news conference in Newark to announce the settlement.

But Horizon took strong exception to Platkin’s representations of the resolution of the matter.

“The outgoing attorney general’s statements continue a disturbing pattern of significantly mischaracterizing and distorting facts to falsely allege intentional wrongdoing where none exists,” the company said in a statement.

“This has never been anything more than a straightforward contract dispute — one that Horizon tried to resolve in good faith more than four years ago in the same way it has resolved similar disagreements over the course of our long and fruitful partnership with the state: through a negotiated reimbursement,” the company added.

The settlement itself noted that the agreement did not constitute an admission of liability by Horizon, “which denies any liability in connection with the covered conduct,” while stating that “Horizon expressly and categorically denies that it engaged in any fraudulent conduct, submitted any false claims for payment to the state,” or had breached its contract.

According to court filings, Horizon entered into its contract with New Jersey in January 2020, which was intended to cover more than 750,000 active state employees, early retirees and their family members.

As part of that agreement, the complaint said, the contract contained provisions to ensure that New Jersey would never pay more for services than the amounts that doctors, medical facilities and providers actually charged for them.

SEE HEALTH CARE, A7

MIDDLETOWN

Fast times, and runaway success, at racing powerhouse

Christian Brothers Academy has won national record 400 straight dual meets.

Kevin Armstrong *For Times of Trenton*

The coach of New Jersey’s longest-running sports dynasty called for quiet inside Valentine Hall on Christian Brothers Academy’s campus in late October. Before him were 38 of his 40 cross country runners shortly after school. Only the thrum of massage therapy guns kneading muscles was audible; two runners stifled groans as they used foam rollers.

“We need to be fully dedicated,” Sean McCafferty said. “We need to build those aerobic engines, race with no limits and focus on team.”

He eyed his top runners: Luke Hnatt, a 6-foot-2 senior with wavy blond hair who posted a 4-minute, 9-second mile last spring, and Gavin Schmitt, a 6-foot-1 junior

who ran it in 4:13.

“You guys are tremendous runners,” McCafferty said. “What are the odds of you winning an individual national championship in cross country?”

“Pretty low,” Schmitt said.

Hnatt nodded.

“You’re in the conversation with 30 others, and that will ween down,” McCafferty continued, “but the odds of winning the team national championship are much higher.”

He implored all to sleep nine hours, drink 100 ounces of water daily, put away cellphones and get iron levels tested. He then addressed the freshmen.

“The faster you guys get,” McCafferty said, “the better we all are.”

The Colts keep reloading at breakneck pace. Last year, All-American Joe Barrett headlined a historic haul as all seven starters finished in the top 14 at the Meet of Champions, or MOC — New Jersey’s final race of the season, in which the best runners compete for a single title. This year, Barrett is a freshman at the University of North Car-

olina, and the CBA program that is best known for its national record 400 straight dual meet victories over 51 years is gaining speed down the homestretch again. Last weekend, they breezed to the Non-Public A state title at Holmdel Park to qualify for today’s MOC. The top four finishers were Colts.

“For us, this is nothing special,” said Hnatt, the winner. “The main part is to do what we need to win and save for the rest of the season. Then, let it all rip.”

Running has been part of the academy’s core curriculum since Day 1. Dr. George Sheehan, the cardiologist who was at the vanguard of the United States running boom, co-founded the all-boys Catholic school in 1959.

Tom Heath, a math teacher, advanced the program through trial and error to collect 21 MOC titles in 45 years, and now McCafferty, a Latin teacher, handles the reins. Since the MOC was first held in 1972, CBA has won 27 titles. The rest of New Jersey combined has 24.

SEE MIDDLETOWN, A8

TRANSPORTATION

Flight reductions cut

Federal officials say flight reductions at 40 airports, including Newark’s, will be scaled back to 3% today as air traffic controller staffing improves. **A4**

EAGLES

Scouts on watch

Here’s a look at five college prospects, including a couple potential first-rounders, who the Eagles could target in the 2026 draft. **E1**